

**United States Bankruptcy Court  
 District of Utah**

**Voluntary Petition**

|   |   |
|---|---|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Penrod, Donald J.</b>  | Name of Joint Debtor (Spouse) (Last, First, Middle):  |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):<br><b>Don Penrod<br/>                 Donald Penrod</b>   | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):             |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete<br>EIN (if more than one, state all): <b>8233</b>   | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete<br>EIN (if more than one, state all):     |
| Street Address of Debtor (No. & Street, City, State & Zip Code):<br><b>6045 S Ridgeline Dr Apt G108<br/>                 South Ogden, UT</b><br><div style="text-align: right;">ZIPCODE <b>84405-7041</b></div> | Street Address of Joint Debtor (No. & Street, City, State & Zip Code):<br><div style="text-align: right;">ZIPCODE</div> |
| County of Residence or of the Principal Place of Business:  | County of Residence or of the Principal Place of Business:  |
| Mailing Address of Debtor (if different from street address):<br><div style="text-align: right;">ZIPCODE</div>  | Mailing Address of Joint Debtor (if different from street address):<br><div style="text-align: right;">ZIPCODE</div>    |
| Location of Principal Assets of Business Debtor (if different from street address above):<br><div style="text-align: right;">ZIPCODE</div>  |   |

|  |  |  |
|--|--|--|
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box.)<br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities,<br>check this box and state type of entity below.)<br>_____ | <b>Nature of Business</b><br>(Check one box.)<br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11<br>U.S.C. § 101(51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br><br><b>Tax-Exempt Entity</b><br>(Check box, if applicable.)<br><input type="checkbox"/> Debtor is a tax-exempt organization under<br>Title 26 of the United States Code (the<br>Internal Revenue Code). | <b>Chapter of Bankruptcy Code Under Which<br/>                 the Petition is Filed (Check one box.)</b><br><input checked="" type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><br><input type="checkbox"/> Chapter 15 Petition for<br>Recognition of a Foreign<br>Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for<br>Recognition of a Foreign<br>Nonmain Proceeding<br><br><b>Nature of Debts</b><br>(Check one box.)<br><input checked="" type="checkbox"/> Debts are primarily consumer<br>debts, defined in 11 U.S.C.<br>§ 101(8) as "incurred by an<br>individual primarily for a<br>personal, family, or house-<br>hold purpose."<br><input type="checkbox"/> Debts are primarily<br>business debts. |
|--|--|--|

|  |  |
|--|--|
| <b>Filing Fee (Check one box)</b><br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must<br>attach signed application for the court's consideration certifying that the debtor<br>is unable to pay fee except in installments. Rule 1006(b). See Official Form<br>3A.<br><input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must<br>attach signed application for the court's consideration. See Official Form 3B. | <b>Chapter 11 Debtors</b><br><b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or<br>affiliates are less than \$2,190,000.<br>-----<br><b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of<br>creditors, in accordance with 11 U.S.C. § 1126(b). |
|--|--|

|  |  |  |   |  |   |  |   |   |  |                                       |   |  |   |   |  |   |  |   |   |  |  |  |  |   |  |   |  |   |   |  |   |
|--|--|--|---|--|---|--|---|---|--|---------------------------------------|---|--|---|---|--|---|--|---|---|--|--|--|--|---|--|---|--|---|---|--|---|
| <b>Statistical/Administrative Information</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for<br>distribution to unsecured creditors.<br><br><b>Estimated Number of Creditors</b><br><table style="width:100%;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> Over 100,000</td> </tr> </table><br><b>Estimated Assets</b><br><table style="width:100%;"> <tr> <td><input checked="" type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table><br><b>Estimated Liabilities</b><br><table style="width:100%;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table> | <input type="checkbox"/> 1-49                  | <input checked="" type="checkbox"/> 50-99                  | <input type="checkbox"/> 100-199                  | <input type="checkbox"/> 200-999                     | <input type="checkbox"/> 1,000-5,000                  | <input type="checkbox"/> 5,001-10,000                  | <input type="checkbox"/> 10,001-25,000                  | <input type="checkbox"/> 25,001-50,000                | <input type="checkbox"/> 50,001-100,000        | <input type="checkbox"/> Over 100,000 | <input checked="" type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000 | <input type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion | <input type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$50,001 to \$100,000 | <input checked="" type="checkbox"/> \$100,001 to \$500,000 | <input type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion | THIS SPACE IS FOR<br>COURT USE ONLY<br><br>2008 JUN 30 PM 4:00<br>DISTRICT OF UTAH<br>BANKRUPTCY COURT<br>SOUTHERN DISTRICT |
| <input type="checkbox"/> 1-49  | <input checked="" type="checkbox"/> 50-99      | <input type="checkbox"/> 100-199                           | <input type="checkbox"/> 200-999                  | <input type="checkbox"/> 1,000-5,000                 | <input type="checkbox"/> 5,001-10,000                 | <input type="checkbox"/> 10,001-25,000                 | <input type="checkbox"/> 25,001-50,000                  | <input type="checkbox"/> 50,001-100,000               | <input type="checkbox"/> Over 100,000          |                                       |   |  |   |   |  |   |  |   |   |  |  |  |  |   |  |   |  |   |   |  |   |
| <input checked="" type="checkbox"/> \$0 to \$50,000  | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000            | <input type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion |                                       |   |  |   |   |  |   |  |   |   |  |  |  |  |   |  |   |  |   |   |  |   |
| <input type="checkbox"/> \$0 to \$50,000   | <input type="checkbox"/> \$50,001 to \$100,000 | <input checked="" type="checkbox"/> \$100,001 to \$500,000 | <input type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion |                                       |   |  |   |   |  |   |  |   |   |  |  |  |  |   |  |   |  |   |   |  |   |

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# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Penrod, Donald J.**

## **Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location  
Where Filed: **None**

Case Number:

Date Filed:

Location  
Where Filed:

Case Number:

Date Filed:

## **Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:  
**None**

Case Number:

Date Filed:

District:

Relationship:

Judge:

### **Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)


☐ Exhibit A is attached and made a part of this petition.

### **Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

X

  
Signature of Attorney for Debtor(s)

**6/27/08**

Date

### **Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No

### **Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

### **Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

### **Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord or lessor that obtained judgment)

\_\_\_\_\_  
(Address of landlord or lessor)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):  
**Penrod, Donald J.**

**Signatures**

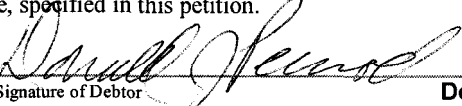
**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X   
Signature of Debtor

**Donald J. Penrod**

X  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**June 27, 2008**  
Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

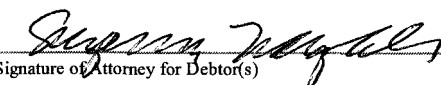
☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Attorney\***

X   
Signature of Attorney for Debtor(s)

**Suzanne Marychild 7082**

Printed Name of Attorney for Debtor(s)

**Law office of Suzanne Marychild**

Firm Name

**110 North 100 East PO Box 543**

Address

**Logan, UT 84323**

**(435) 734-0333**  
Telephone Number

**June 27, 2008**  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X  
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

IN RE:

Penrod, Donald J.

Debtor(s)

Case No.

Chapter 7

FILED IN THE  
UNITED STATES  
BANKRUPTCY COURT

2008 JUN 30 P 1:31

DISTRICT OF UTAH

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

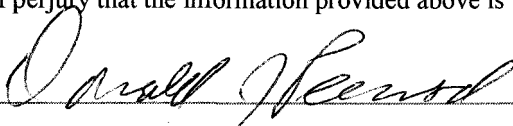
☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:



Date: June 27, 2008

Document Page 5 of 42  
**UNITED STATES BANKRUPTCY COURT**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
 OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X** \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Penrod, Donald J.**  
Printed Name(s) of Debtor(s)

**X**

Signature of Debtor

**6/27/2008**

Date

Case No. (if known) \_\_\_\_\_

**X**

Signature of Joint Debtor (if any)

Date

Document Page 7 of 42  
 United States Bankruptcy Court  
 District of Utah

IN RE:

Penrod, Donald J.

Case No.

Chapter 7

Debtor(s)

## STATEMENT OF FINANCIAL AFFAIRS

2008 JUN 30 P 1:31

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

18,964.00 Gross income for 2006

20,884.00 Gross income for 2007

2,760.14 Gross income for 2008 year to date

## 2. Income other than from employment or operation of business

- None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

13,350.00 Social security income for 2006

\$88.50 per month is taken out for Medicare insurance premiums

13,286.96 Retirement income from pension for 2006

Withholding and deductions total \$197.72 per month

13,782.00 Social security income for 2007

13,779.80 Retirement income for 2007

5,210.00 Social security income for 2008 year to date

4,719.20 Retirement income for 2008 year to date

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

- None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR  | DATES OF PAYMENTS            | AMOUNT PAID     | AMOUNT STILL OWING |
|---|------------------------------|-----------------|--------------------|
| <b>The Falls At Canyon Rim</b><br><b>6045 S Ridgeline Dr</b><br><b>South Ogden, UT 84405-6978</b> | <b>April, May, June 2008</b> | <b>2,505.00</b> | <b>0.00</b>        |

- None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER   | NATURE OF PROCEEDING   | COURT OR AGENCY AND LOCATION   | STATUS OR DISPOSITION                      |
|---|------------------------|--|--|
| <b>R.C. Willey vs Donald Penrod</b><br><b>Civil No. 060603560</b>                                     | <b>Debt Collection</b> | <b>Second District Court, Layton Dept.</b><br><b>Layton, Utah</b>    | <b>Judgment entered</b><br><b>11/21/06</b> |
| <b>Mountain America Credit Union vs Donald Penrod &amp; Linda Penrod</b><br><b>Case No. 070901757</b> | <b>Debt collection</b> | <b>Second District Court</b><br><b>Weber County, Utah</b>            | <b>Judgement entered</b><br><b>6/24/07</b> |
| <b>Money 4 You vs Donald Penrod</b><br><b>Case # 088901449</b>  | <b>Small Claims</b>    | <b>Second District Court</b><br><b>Weber County, Ogden, UT 84401</b> | <b>Pending</b>                             |

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



### 7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON<br>OR ORGANIZATION  | RELATIONSHIP TO<br>DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND<br>VALUE OF GIFT |
|--|-----------------------------------|--------------|----------------------------------|
| Church Of Jesus Christ Of LDS<br>C/O Bishop James Harvey<br>6320 South 1575 East<br>Ogden, UT 84405-5201 | none                              | 2007-2008    | tithing - \$2,088                |

### 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE   | DATE OF PAYMENT, NAME OF<br>PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION<br>AND VALUE OF PROPERTY |
|---|--|---|
| Suzanne Marychild<br>106 S 100 W<br>Brigham City, UT 84302-2543   | 2007-2008  | 1,099.00  |
| Consumer Credit Counseling Service<br>Of Southern Nevada<br>2650 S Jones Blvd<br>Las Vegas, NV 89146-5638 | 1/30/08  | 50.00   |

### 10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION                                      | TYPE AND NUMBER OF ACCOUNT<br>AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE<br>OR CLOSING |
|--|---|---------------------------------------|
| Zions Bank<br>P O Box 30709<br>Salt Lake City, UT 84130-0709         | checking acct. # 073310138                                | \$0/July 2007 - owe \$150 overdraft   |
| Washington Mutual Bank<br>P.O. Box 1144<br>Northridge, CA 91328-1144 | checking/#441-453530-6                                    | overdrawn/ 5/14/08                    |

**12. Safe deposit boxes**

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

- None ☒ List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

- None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

- None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.


- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **June 27, 2008**

Signature  
of Debtor



**Donald J. Penrod**

Date: \_\_\_\_\_

Signature  
of Joint Debtor  
(if any)

0 continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

Case No. \_\_\_\_\_

Penrod, Donald J.

Chapter 7

Debtor(s)

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE   | ATTACHED<br>(YES/NO) | NUMBER OF<br>SHEETS | ASSETS      | LIABILITIES   | OTHER       |
|--|----------------------|---------------------|-------------|---------------|-------------|
| A - Real Property  | Yes                  | 1                   | \$ 0.00     |               |             |
| B - Personal Property  | Yes                  | 3                   | \$ 1,450.00 |               |             |
| C - Property Claimed as Exempt   | Yes                  | 1                   |             |               |             |
| D - Creditors Holding Secured Claims   | Yes                  | 1                   |             | \$ 0.00       |             |
| E - Creditors Holding Unsecured Priority<br>Claims (Total of Claims on Schedule E) | Yes                  | 1                   |             | \$ 0.00       |             |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                              | Yes                  | 8                   |             | \$ 223,266.07 |             |
| G - Executory Contracts and Unexpired<br>Leases                                    | Yes                  | 1                   |             |               |             |
| H - Codebtors  | Yes                  | 1                   |             |               |             |
| I - Current Income of Individual<br>Debtor(s)                                      | Yes                  | 1                   |             |               | \$ 3,163.46 |
| J - Current Expenditures of Individual<br>Debtor(s)                                | Yes                  | 1                   |             |               | \$ 2,995.35 |
| TOTAL  |                      | 19                  | \$ 1,450.00 | \$ 223,266.07 |             |

**IN RE:**

Case No. \_\_\_\_\_

**Penrod, Donald J.**

Chapter **7**

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount         |
|---|----------------|
| Domestic Support Obligations (from Schedule E)  | \$ 0.00        |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$ 0.00        |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ 0.00        |
| Student Loan Obligations (from Schedule F)  | \$ 0.00        |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | \$ 0.00        |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$ 0.00        |
| <b>TOTAL</b>  | <b>\$ 0.00</b> |

**State the following:**

|   |             |
|---|-------------|
| Average Income (from Schedule I, Line 16)   | \$ 3,163.46 |
| Average Expenses (from Schedule J, Line 18)   | \$ 2,995.35 |
| Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 ) | \$ 2,765.44 |

**State the following:**

|  |               |
|--|---------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               | \$ 0.00       |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$ 0.00       |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | \$ 0.00       |
| 4. Total from Schedule F   | \$ 223,266.07 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               | \$ 223,266.07 |



IN RE Penrod, Donald J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY   | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|---|------------------|--|--|--|
| 1. Cash on hand.  |                  | <b>Cash on hand</b>  | <b>J</b>   | <b>100.00</b>  |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.                       |                  | <b>Checking account # 314-096762-7 with Washington Mutual Bank,<br/>Weber Financial Center 593, 4185 Harrison Blvd., Ogden, UT 84403</b> | <b>J</b>   | <b>0.00</b>  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.   | <b>X</b>         |  |  |  |
| 4. Household goods and furnishings, include audio, video, and computer equipment.   |                  | <b>Box spring and mattress set, headboard, bedding purchased 2003 from R.C. Willey</b>   | <b>J</b>   | <b>700.00</b>  |
|   |                  | <b>Clothes dryer purchased in 2003 from R.C. Willey</b>  | <b>J</b>   | <b>75.00</b>   |
|   |                  | <b>Two bedroom dressers, TV, TV stand, CD player, tuner Purchased in 2003 from R.C. Willey</b>   | <b>J</b>   | <b>300.00</b>  |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.   |                  | <b>Miscellaneous books</b>   | <b>J</b>   | <b>75.00</b>   |
| 6. Wearing apparel.   |                  | <b>Clothing for husband and wife</b>   | <b>J</b>   | <b>200.00</b>  |
| 7. Furs and jewelry.  | <b>X</b>         |  |  |  |
| 8. Firearms and sports, photographic, and other hobby equipment.  | <b>X</b>         |  |  |  |
| 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   | <b>X</b>         |  |  |  |
| 10. Annuities. Itemize and name each issue.   | <b>X</b>         |  |  |  |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | <b>X</b>         |  |  |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | <b>X</b>         |  |  |  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   | <b>X</b>         |  |  |  |

IN RE Penrod, Donald J.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY         | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|---|------------------|--|---------------------------------------|--|
| 14. Interests in partnerships or joint ventures. Itemize.   | X                |  |                                       |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | X                |  |                                       |  |
| 16. Accounts receivable.  | X                |  |                                       |  |
| 17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.  | X                |  |                                       |  |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  | X                |  |                                       |  |
| 19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.   | X                |  |                                       |  |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X                |  |                                       |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X                |  |                                       |  |
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | X                |  |                                       |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | X                |  |                                       |  |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |  |                                       |  |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  | X                | 2004 Saturn<br>Belongs to wife, Linda Penrod |                                       | 0.00   |
| 26. Boats, motors, and accessories.   | X                |  |                                       |  |
| 27. Aircraft and accessories.   | X                |  |                                       |  |
| 28. Office equipment, furnishings, and supplies.  | X                |  |                                       |  |
| 29. Machinery, fixtures, equipment, and supplies used in business.  | X                |  |                                       |  |
| 30. Inventory.  | X                |  |                                       |  |
| 31. Animals.  | X                |  |                                       |  |





**Debtor elects the exemptions to which debtor is entitled under:**  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)

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IN RE Penrod, Donald J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H—Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS<br>INCLUDING ZIP CODE AND ACCOUNT NUMBER<br><i>(See Instructions Above.)</i>               | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND DESCRIPTION AND VALUE OF<br>PROPERTY SUBJECT TO LIEN   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF ANY |
|--|---|--|------------|--------------|----------|---|------------------------------|
|  |   |  |            |              |          |   |                              |
| ACCOUNT NO. <b>5730776</b><br><b>RC Willey Home Furnishings</b><br><b>2301 S 300 W</b><br><b>Salt Lake City, UT 84115-2516</b> |   | <b>Revolving account opened 12/99</b><br><b>Represented by Kirk Cullimore, attorney</b><br><b>for collection</b><br><b>Judgment entered 11/21/06</b><br><br>VALUE \$ <b>1,075.00</b> |            |              |          | <b>0.00</b>   |                              |
| ACCOUNT NO.  |   | VALUE \$   |            |              |          |   |                              |
| ACCOUNT NO.  |   | VALUE \$   |            |              |          |   |                              |
| ACCOUNT NO.  |   | VALUE \$   |            |              |          |   |                              |
| ACCOUNT NO.  |   | VALUE \$   |            |              |          |   |                              |
| Subtotal<br>(Total of this page)   |   |  | \$         | \$           |          |   |                              |
| Total<br>(Use only on last page)   |   |  | \$         | \$           |          |   |                              |

0 continuation sheets attached

(Report also on  
Summary of  
Schedules)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations**  
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**  
Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**  
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Penrod, Donald J.

Debtor(s)

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                          | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE                      | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|---|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 4542941<br>Allied Interstate<br>3000 Corporate Exchange Drive<br>Columbus, OH 43231                                   |   | Duplicate collection agency for Qwest, P.O. Box<br>29039,<br>Phoenix, AZ 85038-9039                                     |            |              |          | 0.00                  |
| ACCOUNT NO. -----5519<br>Amsher Collection Services, Inc<br>600 Beacon Pkwy W Ste 300<br>Birmingham, AL 35209-3120                |   | Collection account for T-Mobile, P.O. Box 660252,<br>Dallas, TX 75266-0252  |            |              |          | 583.40                |
| ACCOUNT NO. -----83418<br>Bennett, DeLoney & Noyes, P.C.<br>1265 East Fort Union Blvd., Suite 150<br>Cottonwood Heights, UT 84047 |   | Attorneys for Mountain America Credit Union<br>Judgment entered 6/27/07   |            |              |          | 7,460.69              |
| ACCOUNT NO. 4629570<br>Bonneville Collections<br>2627 Washington Blvd<br>Ogden, UT 84401-3613                                     |   | Collection agency for Howard Daines, DDS<br>104 West 200 South, Brigham City, Utah 84302<br>Dental bill incurred 3/2005 |            |              |          | 650.00                |

Subtotal  
(Total of this page) \$ 8,694.09

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules and, if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

7 continuation sheets attached

IN RE Penrod, Donald J.

Document

Page 22 of 42

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                                     | CODEBTROR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE  | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|--|---|------------|--------------|----------|-----------------------|
|  |  |   |            |              |          |                       |
| ACCOUNT NO. <b>25061011</b><br><b>Brigham City Corporation</b><br><b>PO Box 1005</b><br><b>Brigham City, UT 84302-1005</b>                   |  | <b>Utility bill incurred 2005</b>   |            |              |          | <b>300.00</b>         |
| ACCOUNT NO. ----- <b>07207</b><br><b>Capital Management Services</b><br><b>726 Exchange Street, Suite 700</b><br><b>Buffalo, NY 14210</b>    |  | <b>Collection agency for Chase Bank, USA,</b><br><b>P.O. Box 52195, Phoenix, AZ 85072-2195</b>  |            |              |          | <b>5,406.26</b>       |
| ACCOUNT NO. ----- <b>6335</b><br><b>Certegy Payment Recovery Services</b><br><b>11601 Roosevelt Blvd.</b><br><b>St. Petersburg, FL 33716</b> |  | <b>Collection agency for Mervyns, P.O. Box 981400,</b><br><b>El Paso, TX 79998-1400</b><br><b>Insufficient funds</b><br><b>Check written 5/6/08</b>                             |            |              |          | <b>80.13</b>          |
| ACCOUNT NO. ----- <b>1022</b><br><b>Certegy Payment Recovery Services</b><br><b>11601 Roosevelt Blvd.</b><br><b>St. Petersburg, FL 33716</b> |  | <b>Collection account for Eye Masters</b><br><b>Insufficient funds</b><br><b>Check written 5/8/08</b>   |            |              |          | <b>72.33</b>          |
| ACCOUNT NO. ----- <b>1023</b><br><b>Certegy Payment Recovery Services</b><br><b>11601 Roosevelt Blvd.</b><br><b>St. Petersburg, FL 33716</b> |  | <b>Collection for Eye Masters</b><br><b>Insufficient funds</b><br><b>Check dated 5/8/08</b>   |            |              |          | <b>298.75</b>         |
| ACCOUNT NO. ----- <b>6334</b><br><b>Certegy Payment Recovery Services</b><br><b>11601 Roosevelt Blvd.</b><br><b>St. Petersburg, FL 33716</b> |  | <b>Collection for bounced check written to Mervyns,</b><br><b>P.O. Box 981400,</b><br><b>El Paso, TX 79998-1400</b><br><b>Check written 5/7/08</b><br><b>Insufficient funds</b> |            |              |          | <b>34.72</b>          |
| ACCOUNT NO. ----- <b>6336</b><br><b>Certegy Payment Recovery Services</b><br><b>11601 Roosevelt Blvd.</b><br><b>St. Petersburg, FL 33716</b> |  | <b>Collection for Mervyns, P.O. Box 981400, El Paso,</b><br><b>TX 79998-1400</b><br><b>Check dated 5/6/08</b><br><b>Insufficient funds</b>                                      |            |              |          | <b>87.22</b>          |

Sheet no. 1 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **6,279.41**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Penrod, Donald J.

Document

Page 23 of 42

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.) | CODEBTR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|--|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. -----7207<br>Chase<br>PO Box 52195<br>Phoenix, AZ 85072-2195                                 |  | Revolving account opened 5/04<br>Turned over to collection agency NCO                              |            |              |          | 0.00                  |
| ACCOUNT NO. ---5698<br>Chek Line, Inc.<br>2070 Harrison Blvd<br>Ogden, UT 84401-0739                     |  | Loan incurred 11/24/06   |            |              |          | 375.00                |
| ACCOUNT NO.<br>Chek Line, Inc.<br>2070 Harrison Blvd<br>Ogden, UT 84401-0739                             |  | Loan incurred  |            |              |          | 281.74                |
| ACCOUNT NO. -----8923<br>Clear Check Payment Solutions<br>135 Interstate Blvd.<br>Greenville, SC 29615   |  | Collection for Wal-mart<br>Bounced checks incurred 4/08  |            |              |          | 336.88                |
| ACCOUNT NO. -----5916<br>Clear Check Payment Solutions<br>P.O. Box 27087.<br>Greenville, SC 29616-2087   |  | Collection for Lane Bryant<br>Check dated 5/6/08<br>Insufficient funds                             |            |              |          | 113.09                |
| ACCOUNT NO. 96634186<br>Countrywide Home Loans<br>PO Box 650070<br>Dallas, TX 75265-0070                 |  | Real property deficiency<br>Foreclosed 12/2005   |            |              |          | 138,000.00            |
| ACCOUNT NO. ---8237<br>Creditors Financial Group<br>PO Box 440290<br>Aurora, CO 80044-0290               | H  | Collection agency for MBNA of America<br>Original debt incurred 1980's<br>Duplicate collection     |            |              |          | 0.00                  |

Sheet no. 2 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **139,106.71**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Penrod, Donald J.

Debtor(s)

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                     | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM, IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO. -----3554U<br>E R Solutions, Inc<br>800 SW 39th Street<br>P O Box 9004<br>Renton, WA 98057                       |   | Collection agency for Qwest, P.O. Box 29039,<br>Phoenix, AZ 85038-9039                             |            |              |          | 204.14                |
| ACCOUNT NO. -----99149<br>Encore<br>400 North Roger Road<br>PO Box 3330<br>Olathe, KS 66063-3330                             | H   | Collection account for GE Money Bank, Mervyn's<br>Account<br>Original account opened 12/2004       |            |              |          | 442.00                |
| ACCOUNT NO. -----66830<br>GC Services Limited Partnership<br>Collection Agency Division<br>6330 Gulfton<br>Houston, TX 77081 |   | Collection agency for Home Deport, Citibank,<br>P.O. Box 689106, Des Moines, IA 50368-9106         |            |              |          | 3,540.99              |
| ACCOUNT NO. ----1887212<br>GE Money Bank<br>PO Box 960013<br>Orlando, FL 32896-0013  |   | Mervyn's credit card debt<br>Incurred 12/2004  |            |              |          | 0.00                  |
| ACCOUNT NO. 604589117629<br>GEMB/MERVYNS<br>PO Box 981400<br>El Paso, TX 79998-1400  | H   | Revolving account opened 12/04<br>Credit card debt   |            |              |          | 511.00                |
| ACCOUNT NO. 2237*1490<br>Great Plains Specialty Finance Inc<br>DBA Check N Go<br>210 East 12th Street<br>Ogden, UT 84404     |   | Loan incurred 5/2/08   |            |              |          | 240.00                |
| ACCOUNT NO. -----66830<br>Home Depot<br>Citi Cards<br>P O Box 689106<br>Des Moines, IA 50368-9106                            |   | Home Depot credit card opened 8/2002<br>Sent to GC Services Limited Partnership for<br>collection  |            |              |          | 0.00                  |

Sheet no. 3 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **4,938.13**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$



IN RE Penrod, Donald J.

Document

Page 25 of 42

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                        | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE  | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|---|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. PEO111<br>Howard Daines, DDA<br>104 W 200 S<br>Brigham City, UT 84302-2506  |   | Dental bill incurred approximately 3/2005<br>Sent to Bonneville Collections   |            |              |          | 0.00                  |
| ACCOUNT NO. PENWII-0<br>John W. Arrington<br>Associated Psychoterapists<br>120 N Main St<br>Brigham City, UT 84302-2118         |   | Medical bill incurred May 2004  |            |              |          | 178.00                |
| ACCOUNT NO. PENWLL-O<br>John W. Arrington LMFT<br>120 North Main Street<br>Brigham City, UT 84302                               |   | Psychotherapy bill from January 2005 to May 2005  |            |              |          | 177.10                |
| ACCOUNT NO. ----0776<br>Kirk Cullimore<br>Attorney At Law<br>PO Box 65655<br>Salt Lake City, UT 84165-0655                      |   | Collection account for R. C. Willey Home<br>Furnishings<br>Revolving account from 1999 to 9/2006<br>Judgment entered 11/21/06                       |            |              |          | 6,142.53              |
| ACCOUNT NO. 1063618<br>Knight Adjustment Bureau<br>404 East 4500 South #A-34<br>Salt Lake City, UT 84107                        |   | Collection account for Zion's Bank,<br>P.O. box 1507, Salt Lake City, UT 84110<br>Overdraft charges incurred 2006                                   |            |              |          | 1,278.70              |
| ACCOUNT NO. -----34186<br>Law Office Of Matheson, Mortensen,<br>Olsen & Jeppson<br>648 E 100 S<br>Salt Lake City, UT 84102-1584 |   | Collection account for Mortgage Electronic<br>Registration Systems<br>Original lender was Countrywide Home Loans in<br>2005<br>Duplicate collection |            |              |          | 0.00                  |
| ACCOUNT NO. ----7467<br>MBNA America<br>PO Box 15026<br>Wilmington, DE 19850-5026   | H   | Credit card debt sent to collections (NCO<br>Financial Services)<br>Incurred 1980's   |            |              |          | 0.00                  |

Sheet no. 4 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **7,776.33**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

IN RE Penrod, Donald J.

Case No.

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                                | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE  | CONTINGENT   |          |  | AMOUNT<br>OF<br>CLAIM |
|---|---|---|--------------|----------|--|-----------------------|
|   |   |   | UNLIQUIDATED | DISPUTED |  |                       |
| ACCOUNT NO.<br><b>Money 4 You</b><br><b>4811 Harrison Blvd. #D</b><br><b>Ogden, UT 84403</b>  |   | <b>Dishonored checks</b><br><b>Incurred 3/17/08</b><br><b>Small Claims filed 5/14/08</b>  |              |          |  | <b>491.00</b>         |
| ACCOUNT NO. <b>8237</b><br><b>Monogram Bank N America</b><br><b>PO Box 17054</b><br><b>Wilmington, DE 19884-0001</b>                    |   | <b>Revolving account opened 7/99</b>  |              |          |  | <b>27,137.00</b>      |
| ACCOUNT NO. ----- <b>83418</b><br><b>Mountain America Credit Union</b><br><b>PO Box 1005</b><br><b>West Jordan, UT 84084</b>            |   | <b>Installment account opened 1980's</b><br><b>Went to collections and judgment in 2007</b><br><b>Bennett, Deloney &amp; Noyes Law Firm</b>                               |              |          |  | <b>0.00</b>           |
| ACCOUNT NO. ----- <b>10255244</b><br><b>MRS Associates, Inc</b><br><b>3 Executive Campus, Suite 400</b><br><b>Cherry Hill, NJ 08002</b> |   | <b>Collection account for Sherman Acquisition and</b><br><b>GE Capital</b>  |              |          |  | <b>567.81</b>         |
| ACCOUNT NO. <b>2J21ZK</b><br><b>NCO Financial Services</b><br><b>PO Box 15740</b><br><b>Wilmington, DE 19850-5740</b>                   |   | <b>Collection agency for Chase Mastercard,</b><br><b>800 Brooksedge Blvd., Westerville, OH 43081</b><br><b>Original debt incurred 2003</b><br><b>Duplicate collection</b> |              |          |  | <b>0.00</b>           |
| ACCOUNT NO. <b>MC6367</b><br><b>NCO Financial Services</b><br><b>PO Box 15740</b><br><b>Wilmington, DE 19850-5740</b>                   |   | <b>Collection agency for Bank of America/MBNA,</b><br><b>P.O. Box 17054, Wilmington, DE 19884</b><br><b>Original debt incurred 1980's</b>                                 |              |          |  | <b>27,137.50</b>      |
| ACCOUNT NO. ----- <b>35541U</b><br><b>Omnium Worldwide, Inc</b><br><b>7171 Mercy Road</b><br><b>Omaha, NE 68106</b>                     |   | <b>Collection agency for Qwest Wireless,</b><br><b>P.O. Box 29060, Phoenix, AZ 85038-9060</b><br><b>Duplicate collection</b>  |              |          |  | <b>0.00</b>           |

Sheet no. 5 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **55,333.31**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Penrod, Donald J.

Document

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Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                 | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM, IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|---|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.<br><b>PDQ Check Exchange<br/>Money 4 You<br/>739 Washington Blvd.<br/>Ogden, UT 84404</b>                    |   | <b>Loan<br/>Incurred 1/5/08</b>  |            |              |          | <b>280.00</b>         |
| ACCOUNT NO. -----2428<br><b>Qwest Wireless<br/>PO Box 29039<br/>Phoenix, AZ 85038-9039</b>                               |   | <b>Wireless phone bill, collection account<br/>Debt incurred between May 2005 and October<br/>2006</b>   |            |              |          | <b>0.00</b>           |
| ACCOUNT NO. 90519<br><b>Rent-a-Center<br/>DBA The Cash Advantedge Store<br/>3689 Washington Blvd<br/>Ogden, UT 84403</b> |   | <b>Loan incurred 4/30/08</b>   |            |              |          | <b>345.00</b>         |
| ACCOUNT NO.<br><b>Steve Johnson<br/>Remax Associated Realtors<br/>3354 Harrison Blvd<br/>Ogden, UT 84403-1296</b>        |   | <b>Real estate assistance in 2005</b>  |            |              |          | <b>unknown</b>        |
| ACCOUNT NO. -----99141<br><b>T-Mobile<br/>P O Box 660252<br/>Dallas, TX 75266-0252</b>                                   |   | <b>T-Mobile Phone bill from June 2005 to June 2007<br/>Turned over to Amsher Collection Services</b>   |            |              |          | <b>0.00</b>           |
| ACCOUNT NO. -----0271<br><b>TRS Recovery Services<br/>P O Box 60022<br/>City Of Industry, CA 91716-0022</b>              |   | <b>Collection for Petco<br/>Check dated 5/6/08<br/>Insufficient funds</b>  |            |              |          | <b>30.00</b>          |
| ACCOUNT NO. -----42475<br><b>TRS Recovery Services, Inc.<br/>5251 Westheimer<br/>Houston, TX 77056</b>                   |   | <b>Collection agency for Walmart 2921 Eca<br/>Checkbook was stolen; incident reported to police<br/>&amp; bank<br/>Date of transaction 5/11/07</b> |            |              |          | <b>53.53</b>          |

Sheet no. 6 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **708.53**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Penrod, Donald J.

Document

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Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE                        | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|---|---|------------|--------------|----------|-----------------------|
|   |   |   |            |              |          |                       |
| ACCOUNT NO. -----52164<br>TRIS Recovery Services, Inc.<br>5251 Westheimer<br>Houston, TX 77056                          |   | Collection agency for Walmart 1708 Eca<br>Checkbook stolen; reported loss<br>Date of transaction 5/12/07                  |            |              |          | 66.14                 |
| ACCOUNT NO. -----43328<br>TRIS Recovery Services, Inc.<br>5251 Westheimer<br>Houston, TX 77056                          |   | Collection agency for Walmart 5206<br>Checkbook stolen; loss reported<br>Date of transaction 5/14/07                      |            |              |          | 92.68                 |
| ACCOUNT NO. -----44913<br>TRIS Recovery Services, Inc.<br>5251 Westheimer<br>Houston, TX 77056                          |   | Collection agency for Walmart 5206<br>Checkbook stolen; loss reported<br>Date of transaction 5/11/07                      |            |              |          | 70.38                 |
| ACCOUNT NO. -----42979<br>TRIS Recovery Services, Inc.<br>5251 Westheimer<br>Houston, TX 77056                          |   | Collection agency for Walmart 2921 Eca<br>Checkbook stolen; loss reported<br>Date of transaction 5/14/07                  |            |              |          | 200.36                |
| ACCOUNT NO. 33197339001<br>Zions Bank<br>Credit Management Department<br>P O Box 30709<br>Salt Lake City, UT 84130-0709 | X   | Credit line and overdraft fee<br>Account opened in 1978 and closed 2007<br>Sent to collections - Knight Adjustment Bureau |            |              |          | 0.00                  |
| ACCOUNT NO.   |   |   |            |              |          |                       |
| ACCOUNT NO.   |   |   |            |              |          |                       |

Sheet no. 7 of 7 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **429.56**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
\$ **223,266.07**

IN RE Penrod, Donald J.

Document

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Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE<br>OF OTHER PARTIES TO LEASE OR CONTRACT   | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.<br>STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.<br>STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
| <b>The Falls At Canyon Rim</b><br><b>6045 S Ridgeline Dr</b><br><b>South Ogden, UT 84405-6978</b><br><br><b>Linda Penrod</b><br><b>6045 S Ridgeline Dr</b><br><b>South Ogden, UT 84405-6978</b> | <b>Lease apartment from September to September</b><br><b>2nd year lease from September 2006-September 2007</b><br><b>3rd year lease from September 2007-September 2008</b>         |

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR  | NAME AND ADDRESS OF CREDITOR   |
|---|--|
| Linda Penrod<br>6045 South Ridgeline Drive, Apt. G-108<br>South Ogden, UT 84405 | Clear Check Payment Solutions<br>135 Interstate Blvd.<br>Greenville, SC 29615<br><br>Money 4 You<br>4811 Harrison Blvd. #D<br>Ogden, UT 84403<br><br>Clear Check Payment Solutions<br>P.O. Box 27087.<br>Greenville, SC 29616-2087 |

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

|  |                                 |         |
|--|---------------------------------|---------|
| Debtor's Marital Status<br><b>Married</b>  | DEPENDENTS OF DEBTOR AND SPOUSE |         |
|  | RELATIONSHIP(S):<br><b>Wife</b> | AGE(S): |
| EMPLOYMENT:  | DEBTOR                          | SPOUSE  |
| Occupation <b>Retired</b><br>Name of Employer<br>How long employed <b>Since June 23, 2008</b><br>Address of Employer | <b>Unemployed, Disabled</b>     |         |

**INCOME:** (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

|   | DEBTOR   | SPOUSE   |
|---|----------|----------|
| 1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly) | \$ _____ | \$ _____ |
| 2. Estimated monthly overtime   | \$ _____ | \$ _____ |

2. Estimated monthly overtime

**3. SUBTOTAL**

|                |                |
|----------------|----------------|
| \$ <b>0.00</b> | \$ <b>0.00</b> |
|----------------|----------------|

**4. LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

b. Insurance

c. Union dues

d. Other (specify) \_\_\_\_\_

|          |          |
|----------|----------|
| \$ _____ | \$ _____ |
| \$ _____ | \$ _____ |
| \$ _____ | \$ _____ |
| \$ _____ | \$ _____ |

**5. SUBTOTAL OF PAYROLL DEDUCTIONS**

|                |                |
|----------------|----------------|
| \$ <b>0.00</b> | \$ <b>0.00</b> |
|----------------|----------------|

**6. TOTAL NET MONTHLY TAKE HOME PAY**

|                |                |
|----------------|----------------|
| \$ <b>0.00</b> | \$ <b>0.00</b> |
|----------------|----------------|

7. Regular income from operation of business or profession or farm (attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social Security or other government assistance

(Specify) **Social Security Income****Social Security Disability Income**

12. Pension or retirement income

13. Other monthly income

(Specify) \_\_\_\_\_

|                    |                  |
|--------------------|------------------|
| \$ _____           | \$ _____         |
| \$ _____           | \$ _____         |
| \$ _____           | \$ _____         |
| \$ _____           | \$ _____         |
| \$ _____           | \$ _____         |
| \$ <b>1,175.40</b> | \$ _____         |
| \$ _____           | \$ <b>819.00</b> |
| \$ <b>1,169.06</b> | \$ _____         |
| \$ _____           | \$ _____         |
| \$ _____           | \$ _____         |
| \$ _____           | \$ _____         |

**14. SUBTOTAL OF LINES 7 THROUGH 13**

|                    |                  |
|--------------------|------------------|
| \$ <b>2,344.46</b> | \$ <b>819.00</b> |
|--------------------|------------------|

**15. AVERAGE MONTHLY INCOME** (Add amounts shown on lines 6 and 14)

|                    |                  |
|--------------------|------------------|
| \$ <b>2,344.46</b> | \$ <b>819.00</b> |
|--------------------|------------------|

**16. COMBINED AVERAGE MONTHLY INCOME:** (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

|                    |
|--------------------|
| \$ <b>3,163.46</b> |
|--------------------|

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Wife started receiving Social Security disability income in June 2008**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

|   |    |        |
|---|----|--------|
| 1. Rent or home mortgage payment (include lot rented for mobile home)                                       | \$ | 835.00 |
| a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>      |    |        |
| b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>      |    |        |
| 2. Utilities:   |    |        |
| a. Electricity and heating fuel   | \$ | 114.00 |
| b. Water and sewer  | \$ | 25.00  |
| c. Telephone  | \$ | 49.00  |
| d. Other Direct TV  | \$ | 57.35  |
| Internet  | \$ | 50.00  |
| 3. Home maintenance (repairs and upkeep)  | \$ |        |
| 4. Food   | \$ | 400.00 |
| 5. Clothing   | \$ | 60.00  |
| 6. Laundry and dry cleaning   | \$ | 30.00  |
| 7. Medical and dental expenses  | \$ | 400.00 |
| 8. Transportation (not including car payments)  | \$ | 300.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.   | \$ | 50.00  |
| 10. Charitable contributions  | \$ | 400.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments)                               |    |        |
| a. Homeowner's or renter's  | \$ | 25.00  |
| b. Life   | \$ |        |
| c. Health   | \$ | 40.00  |
| d. Auto   | \$ | 85.00  |
| e. Other  | \$ |        |
| 12. Taxes (not deducted from wages or included in home mortgage payments)                                   |    |        |
| (Specify)   | \$ |        |
| 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) |    |        |
| a. Auto   | \$ |        |
| b. Other  | \$ |        |
| 14. Alimony, maintenance, and support paid to others  | \$ |        |
| 15. Payments for support of additional dependents not living at your home                                   | \$ |        |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)            | \$ |        |
| 17. Other Companion Dog For Wife - Food & Vet Services  | \$ | 75.00  |

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ 2,995.35

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:  
None

**20. STATEMENT OF MONTHLY NET INCOME**

|  |    |          |
|--|----|----------|
| a. Average monthly income from Line 15 of Schedule I | \$ | 3,163.46 |
| b. Average monthly expenses from Line 18 above       | \$ | 2,995.35 |
| c. Monthly net income (a. minus b.)                  | \$ | 168.11   |



IN RE Penrod, Donald J. Debtor(s) Case No. \_\_\_\_\_ (If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: June 27, 2008 Signature: Donald J. Penrod Debtor

Date: \_\_\_\_\_ Signature: \_\_\_\_\_ (Joint Debtor, if any)  
[If joint case, both spouses must sign.]

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer \_\_\_\_\_ Social Security No. (Required by 11 U.S.C. § 110.)  
*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address \_\_\_\_\_

Signature of Bankruptcy Petition Preparer \_\_\_\_\_ Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: 6-27-08 Signature: Donald J. Penrod

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

Document Page 34 of 42  
**United States Bankruptcy Court**  
**District of Utah**

IN RE:

Penrod, Donald J.

Debtor(s)

Case No.

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ **1,099.00**

Prior to the filing of this statement I have received ..... \$ **1,099.00**

Balance Due ..... \$ **0.00**


2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**June 27, 2008**

Date



Signature of Attorney

**Law office of Suzanne Marychild**

Name of Law Firm

Document Page 35 of 42  
**United States Bankruptcy Court**  
**District of Utah**

**IN RE:****Penrod, Donald J.**

Debtor(s)

Case No.

Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.  
☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.  
☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

| Description of Secured Property | Creditor's Name | Property will be Surrendered | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
|---------------------------------|-----------------|------------------------------|-------------------------------|---|--|
| <b>None</b>                     |                 |                              |                               |   |  |

| Description of Leased Property | Lessor's Name | Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A) |
|--------------------------------|---------------|--|
|                                |               |  |

**06/27/2008**

Date

**Donald J. Penrod**

Debtor

Joint Debtor (if applicable)

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

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United States Bankruptcy Court  
District of Utah

IN RE:

Penrod, Donald J.

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

FILED IN THE  
UNITED STATES  
BANKRUPTCY COURT

2008 JUN 30 P 1:32

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

DISTRICT OF UTAH  
MAIL

Date: June 27, 2008

Signature: \_\_\_\_\_

Donald J. Penrod

Debtor

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Joint Debtor, if any

FILED IN THE  
UNITED STATES  
BANKRUPTCY COURT

2008 JUN 30 PM 1:31

DISTRICT OF UTAH  
MAIL

Allied Interstate  
3000 Corporate Exchange Drive  
Columbus, OH 43231

Amsher Collection Services, Inc  
600 Beacon Pkwy W Ste 300  
Birmingham, AL 35209-3120

Bennett, DeLoney & Noyes, P.C.  
1265 East Fort Union Blvd., Suite 150  
Cottonwood Heights, UT 84047

Bonneville Collections  
2627 Washington Blvd  
Ogden, UT 84401-3613

Brigham City Corporation  
PO Box 1005  
Brigham City, UT 84302-1005

Capital Management Services  
726 Exchange Street, Suite 700  
Buffalo, NY 14210

Certegy Payment Recovery Services  
11601 Roosevelt Blvd.  
St. Petersburg, FL 33716

Chase  
PO Box 52195  
Phoenix, AZ 85072-2195

Chek Line, Inc.  
2070 Harrison Blvd  
Ogden, UT 84401-0739

Clear Check Payment Solutions  
135 Interstate Blvd.  
Greenville, SC 29615

Clear Check Payment Solutions  
P.O. Box 27087.  
Greenville, SC 29616-2087

Countrywide Home Loans  
PO Box 650070  
Dallas, TX 75265-0070

Creditors Financial Group  
PO Box 440290  
Aurora, CO 80044-0290

E R Solutions, Inc  
800 SW 39th Street  
P O Box 9004  
Renton, WA 98057

Encore  
400 North Roger Road  
PO Box 3330  
Olathe, KS 66063-3330

GC Services Limited Partnership  
Collection Agency Division  
6330 Gulfton  
Houston, TX 77081

GE Money Bank  
PO Box 960013  
Orlando, FL 32896-0013

GEMB/MERVYNS  
PO Box 981400  
El Paso, TX 79998-1400

Great Plains Specialty Finance Inc  
DBA Check N Go  
210 East 12th Street  
Ogden, UT 84404

Home Depot  
Citi Cards  
P O Box 689106  
Des Moines, IA 50368-9106

Howard Daines, DDA  
104 W 200 S  
Brigham City, UT 84302-2506

John W. Arrington  
Associated Psychoterapists  
120 N Main St  
Brigham City, UT 84302-2118

John W. Arrington LMFT  
120 North Main Street  
Brigham City, UT 84302

Kirk Cullimore  
Attorney At Law  
PO Box 65655  
Salt Lake City, UT 84165-0655

Knight Adjustment Bureau  
404 East 4500 South #A-34  
Salt Lake City, UT 84107

Law Office Of Matheson, Mortensen,  
Olsen & Jeppson  
648 E 100 S  
Salt Lake City, UT 84102-1584

Linda Penrod  
6045 S Ridgeline Dr  
South Ogden, UT 84405-6978

MBNA America  
PO Box 15026  
Wilmington, DE 19850-5026

Money 4 You  
4811 Harrison Blvd. #D  
Ogden, UT 84403

Monogram Bank N America  
PO Box 17054  
Wilmington, DE 19884-0001

Mountain America Credit Union  
PO Box 1005  
West Jordan, UT 84084

MRS Associates, Inc  
3 Executive Campus, Suite 400  
Cherry Hill, NJ 08002

NCO Financial Services  
PO Box 15740  
Wilmington, DE 19850-5740

Omnium Worldwide, Inc  
7171 Mercy Road  
Omaha, NE 68106



PDQ Check Exchange  
Money 4 You  
739 Washington Blvd.  
Ogden, UT 84404

Qwest Wireless  
PO Box 29039  
Phoenix, AZ 85038-9039

RC Willey Home Furnishings  
2301 S 300 W  
Salt Lake City, UT 84115-2516

Rent-a-Center  
DBA The Cash Advantedge Store  
3689 Washington Blvd  
Ogden, UT 84403

Steve Johnson  
Remax Associated Realtors  
3354 Harrison Blvd  
Ogden, UT 84403-1296

T-Mobile  
P O Box 660252  
Dallas, TX 75266-0252

The Falls At Canyon Rim  
6045 S Ridgeline Dr  
South Ogden, UT 84405-6978

TRS Recovery Services  
P O Box 60022  
City Of Industry, CA 91716-0022

TRS Recovery Services, Inc.  
5251 Westheimer  
Houston, TX 77056

Zions Bank  
Credit Management Department  
P O Box 30709  
Salt Lake City, UT 84130-0709